# Case 17-11628-ref Doc 10 Filed 04/29/17 Entered 04/30/17 01:04:51 Desc Imaged

Certificate of Notice Page 1 of 3
United States Bankruptcy Court Eastern District of Pennsylvania

In re: Julie Sweitzer Debtor Case No. 17-11628-ref Chapter 13

#### CERTIFICATE OF NOTICE

District/off: 0313-4 User: Lisa Page 1 of 1 Date Rcvd: Apr 27, 2017 Form ID: 309I Total Noticed: 22

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Apr 29, 2017.
db
                 +Julie Sweitzer,
                                     4 Kramer Lane,
                                                        Reading, PA 19606-1026
                +FREDERICK L. REIGLE, (Reading, PA 19606-0410
                                          Chapter 13 Trustee,
                                                                   2901 St. Lawrence Avenue, P.O. Box 4010,
tr
                 +Bureau of Audit and Enforcement,
                                                        City of Allentown,
                                                                               435 Hamilton Street,
smg
                  Allentown, PA 18101-1603
smg
                 City Treasurer, Eighth and Washington Streets,
                                                                         Reading, PA 19601
                 +Lehigh County Tax Claim Bureau, 17 South Seventh Street,
                                                                                     Allentown, PA 18101-2401
smg
                 +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
sma
                                2501 Oregon Pike Ste, Lancaster, PA 17601-4890
13879391
                 +Apex Asset,
                 +Paypal credit, P.O. 5018, Lutherville Timonium, MD 21094-5018
13879395
                 +Rushmore Loan Mgmt Ser, 15480 Laguna Canyon Rd S,
13879397
                                                                             Irvine, CA 92618-2132
                                                                Carlisle, PA 17013-0189
13879399
                 +Torres Crdit.
                                   Tcs Inc.,
                                                Po Box 189,
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                 E-mail/Text: PHERBEIN@AOL.COM Apr 28 2017 12:44:14
                                                                              PAUL H. HERBEIN,
aty
                 Paul H. Herbein, Attorney At Law, P.C., 2601 Cent
+E-mail/Text: robertsl2@dnb.com Apr 28 2017 12:44:54
                                                                 2601 Centre Avenue,
                                                                                        Reading, PA 19603
smg
                                                                               Dun & Bradstreet, INC,
                  3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
                 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 28 2017 12:44:31
smg
                   Pennsylvania Department of Revenue, Bankruptcy Division,
                                                                                      P.O. Box 280946,
                Harrisburg, PA 17128-0946
+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 28 2017 12:45:01
                                                                                                  U.S. Attorney Office,
sma
                  c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
                 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Apr 28 2017 12:44:48
ust.
                                                                                             United States Trustee,
                Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, +EDI: BANKAMER.COM Apr 28 2017 01:33:00 Bank Of America, No.
                                                                                            Philadelphia, PA 19107-4405
13879392
                                                                                      Nc4-105-03-14,
                                                                                                         Po Box 26012,
                  Greensboro, NC 27420-6012
13879393
                 +EDI: NAVIENTFKASMDOE.COM Apr 28 2017 01:33:00
                                                                         Dept Of Ed/Navient,
                                                                                                 Attn: Claims Dept,
                 P.O. Box 9635, Wilkes Barr, PA 18773-9635
EDI: DISCOVER.COM Apr 28 2017 01:33:00 D
13883463
                                                                 Discover Bank,
                                                                                    Discover Products Inc,
                 PO Box 3025, New Albany, OH 43054-3025
+EDI: DISCOVER.COM Apr 28 2017 01:33:00
13879394
                                                                 Discover Financial,
                                                                                         Po Box 3025,
                 New Albany, OH 43054-3025
EDI: PRA.COM Apr 28 2017 01:28:00
13879396
                                                            Portfolio Recovery,
                                                                                   Po Box 41067,
                                                                                                    Norfolk, VA 23541
                 +EDI: RMSC.COM Apr 28 2017 01:33:00
                                                                               c/o PRA Receivables Management, LLC,
13880102
                                                             Synchrony Bank,
                 PO Box 41021, Norfolk, VA 23541-1021
+EDI: RMSC.COM Apr 28 2017 01:33:00
13879398
                                                             Synchrony Bank/Lowes,
                                                                                       Po Box 965064,
                   Orlando, FL 32896-5064
                                                                                                      TOTAL: 12
            ***** BYPASSED RECIPIENTS *****
NONE.
                                                                                                      TOTAL: 0
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 29, 2017 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2017 at the address(es) listed below: BRIAN CRAIG NICHOLAS on behalf of Creditor Wilmington Savings Fund Society FSB bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf\_frpa@trusteel3.com

PAUL H. HERBEIN on behalf of Debtor Julie Sweitzer PHERBEIN@AOL.COM, herbeinlaw@gmail.com

USTPRegion03.PH.ECF@usdoj.gov United States Trustee

TOTAL: 4

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Information to identify the case:							
Debtor 1 Julie Sweitzer		Social Security number or ITIN xxx-xx-5200					
	First Name Middle Name Last Name	EIN					
Debtor 2		Social Security number or ITIN					
(Spouse, if filing)	First Name Middle Name Last Name	EIN					
United States Bankruptcy Court		Date case filed for chapter 13 3/8/17					
Case number: 17	7–11628–ref						

## Official Form 309I

### **Notice of Chapter 13 Bankruptcy Case**

12/15

\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\*

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Julie Sweitzer	
2.	All other names used in the last 8 years	aka Julie Corisdeo, aka Julie Sweitzer-Corsideo	
3.	Address	4 Kramer Lane Reading, PA 19606	
4.	<b>Debtor's attorney</b> Name and address	PAUL H. HERBEIN Paul H. Herbein, Attorney At Law, P.C. 2601 Centre Avenue Reading, PA 19603	Contact phone (610) 921-4545 Email: <u>PHERBEIN@AOL.COM</u>
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610–779–1313 Email: ecfmail@fredreiglech13.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.
	www.pacer.gov.		Contact phone (610)2085040 Date: 4/27/17

For more information, see page 2

Debtor Julie Sweitzer

Case number 17–11628–ref

7	Mosting of oreditors		
۲.	Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.	May 30, 2017 at 2:00 PM	Location: 2901 St. Lawrence Ave, Reading, PA 19606
	Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filled for but the following	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 7/29/17
required filing fee by the following deadlines.		<ul> <li>You must file:</li> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	
		Deadline for all creditors to file a proof of claim (except governmental units):	η Filing deadline: 8/28/17
		Deadline for governmental units to file a proof claim:	of Filing deadline: 9/4/17
Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's continuous ending the signed statement describing a creditor's continuous ending the signed statement describing a creditor's continuous ending the signed and signed in the schedules that secured creditors retain rights in their collateral regardless of we claim submits the creditor to the jurisdiction of the bankruptcy of the signed		not be paid on your claim. To be paid, you must file hat the debtor filed. f whether they file a proof of claim. Filing a proof of y court, with consequences a lawyer can explain.	
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$50.00 per month for 60 months. The hearing on confirmation will be held on: 7/20/17 at 9:00 AM, Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601	
10	Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familia any questions about your rights in this case.	
11	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if a unless the court orders otherwise.		confirms it. You may object to confirmation of the mary of the plan, if not enclosed, will be sent to you notice, you will be sent notice of the confirmation
12	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property cexempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="www.pacer.gov">www.pacer.gov</a> . If you be the law does not authorize an exemption that debtors claimed, you may file an objection by the deadling.		ter 7. Debtors must file a list of property claimed as ffice or online at <a href="https://www.pacer.gov">www.pacer.gov</a> . If you believe that
13. Discharge of debts  Confirmation of a chapter 13 plan may result in a discharge of debts, which may include a debt. However, unless the court orders otherwise, the debts will not be discharged until under the plan are made. A discharge means that creditors may never try to collect the dedebtors personally except as provided in the plan. If you want to have a particular debt ex discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.		debts will not be discharged until all payments ors may never try to collect the debt from the u want to have a particular debt excepted from file a complaint and pay the filing fee in the e that the debtors are not entitled to a discharge	